for all the legislation that goes through this House. Will any great harm be done if the Bill is allowed to stand over till next session? Let us take no action until we have given the question careful consideration.

Hon. H. W. LAIRD: Honourable senators, this Bill and other soldier legislation which has recently passed through this House are evidence of the fact that we have not finished paying for the war yet. It strikes me that we are very much in the position of one who has grasped a red hot poker and finds it inconvenient to hang on, but impossible to let go. The facts produced before the committee, of which I was a member, showed · that the assets of the Soldier Settlement scheme have been reduced to practically \$27,000,000. The cost of administering the Department, which also handles the British immigration scheme, is over \$700,000 annually. A simple calculation will show that before very long the cost of administration will have exceeded the value of the assets that remain. The honourable chairman of the committee (Hon. Mr. Black) has suggested that it might be advisable to grant a release to all the soldier settlers and wash our hands of the whole thing. I question whether that would be a good policy, because it would enable all other soldiers who served to complain that they had not received equal treatment from the Government. But, on the other hand, is it not a fact that we have to some extent already given special consideration to the soldier settlers? As I understand it, we have already wiped out a capital indebtedness of some \$20,000,000. This Bill proposes to give a further credit of 30 per cent of each settler's indebtedness; in other words, to give further consideration to soldier settlers as compared with other soldiers.

It was stated this morning that if we were a board of directors of a financial corporation, faced with a statement of the kind that was presented to us, the logical course would be to wipe out the remaining indebtedness altogether, or to sell the assets to a mortgage company and let them make the collections. I do not think that we could consider the policy of turning the assets over to a mortgage company or to money lenders who would press the soldiers for payment. That would not be fair, and the people of the country would not tolerate it. We are faced now with the alternative of adopting the report of the committee and passing the Bill or, as the honourable gentleman from King's (Hon. Mr. Hughes) has suggested, holding the Bill over until next session. If we adopt the Bill we write off 30 per cent of the indebtedness.

In my opinion, we might as well consider it already written off; so we might as well pass the Bill.

The committee spent about an hour and a half in consideration of the Bill. From the discussion that has taken place in this Chamber, following the presentation of the committee's report, it is clear that we could profitably spend a much longer period in examining into this whole question; and if we did spend more time on it we might be able to arrive at some better solution than the present measure. According to the statement made by my honourable friend from Brandon (Hon, Mr. Forke) this Board has been run as the tail end of the Department of Immigration, which Department has been utterly unmindful of the volume of the transactions carried on by the Board and the large amount of money at stake.

Hon. Mr. FORKE: I do not think that is exactly what I said. Parliament created the Soldier Settlement Board and endowed it with power to function without consulting even the Minister of the Department. What I intended to point out was that the Minister was responsible to Parliament for the transactions of the Board, which is not required to consult him.

Hon. Mr. LAIRD: The transactions of the Soldier Settlement Board are large enough to warrant the first-hand attention of some responsible department. I think our best course is to pass the Bill, and if we are in earnest in our desire to improve the existing situation, next session we can appoint a special committee of competent business men-we have plenty of them among honourable members-to take up this matter with a view to assisting the Government in bringing order out of chaos. I do not think we should refuse to pass the Bill It may not be a financial burden on the Government, because next session, when we shall have plenty of time, we may be able to arrive at a satisfactory solution of the whole problem.

Hon. Mr. BLACK: Honourable senators, I think it is plain that there is a widespread opinion among honourable members that this is poor legislation. I should like to suggest to the honourable leader of the Government (Hon. Mr. Dandurand) that the Government should consider the advisability of doing away with the Soldier Settlement Board. The Board looks after about 12,100 soldier settlers and a number of English settlers—fewer than 3,000, I think—

Hon. Mr. FORKE: Practically 3,000.